

Debtor 1 BRAD GIBSON

Debtor 2 SHEILA GIBSON
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania
(State)

Case Number: 12-10362TPA

Form 4100N

Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: BANK OF NEW YORK MELLON - TRUSTEE Court claim no. (if known): 11

Last 4 digits of any number you use to identify the debtor's account 9 6 7 4

Property Address: 161 POPLAR ST
YOUNGSVILLE PA 16371

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>0.00</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>0.00</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>113.40</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>113.40</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>113.40</u>

Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$115.24

The next postpetition payment is due on

8 / 1 / 2017
MM / DD / YYYY☐ Mortgage is paid directly by the debtor(s).

Debtor 1 BRAD GIBSON
Name

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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour
Signature

Date 09/14/2017

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **BRAD GIBSON**
Name

Case number (if known) **12-10362TPA**

Disbursement History

Date	Check #	Name	Posting Type	Amount
Post Petition Claim (1305) (Part 2 (d))				
03/28/2017	1033253	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	113.40
				113.40

PRIMARY RES MORTGAGE REGULAR PAYMENT (Part 3)

05/29/2012	0794116	BAC HOME LOAN SERVICING LP (*)	AMOUNTS DISBURSED TO CREDITOR	138.44
06/27/2012	0798571	BAC HOME LOAN SERVICING LP (*)	AMOUNTS DISBURSED TO CREDITOR	100.17
07/27/2012	0802900	BAC HOME LOAN SERVICING LP (*)	AMOUNTS DISBURSED TO CREDITOR	166.93
09/25/2012	0811488	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	99.74
10/29/2012	0815395	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	63.16
11/27/2012	0819550	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	63.16
12/21/2012	0823589	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	63.16
01/29/2013	0827699	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	63.16
02/25/2013	0832005	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	63.16
04/24/2013	0840232	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	126.32
05/23/2013	0844396	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	63.16
06/25/2013	0848485	BANK OF AMERICA(*)	AMOUNTS DISBURSED TO CREDITOR	63.16
07/25/2013	0852718	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	63.16
09/26/2013	0861051	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	126.32
10/25/2013	0865163	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	63.16
11/22/2013	0869245	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	63.16
12/23/2013	0873260	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	63.16
01/28/2014	0877287	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	63.16
02/25/2014	0881470	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	63.16
04/25/2014	0889554	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	126.32
05/28/2014	0893691	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	1,107.56
11/24/2014	0918191	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	133.01
12/22/2014	0922849	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	128.22
01/27/2015	0926817	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	128.22
03/26/2015	0935026	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	252.94
04/24/2015	0939174	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	127.85
05/26/2015	0943342	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	127.85
07/28/2015	0951310	BANK OF NEW YORK MELLON	AMOUNTS DISBURSED TO CREDITOR	228.06
08/26/2015	0955431	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	124.33
09/28/2015	0959419	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	124.33
10/26/2015	0963294	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	126.07
11/24/2015	0967403	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	122.65
12/22/2015	0971512	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	122.65
01/26/2016	0975496	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	122.65
02/24/2016	0979506	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	127.34
03/28/2016	0983441	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	123.82
05/02/2016		BANK OF NEW YORK MELLON - TRUSTEE	REALLOCATION OF CONTINUING DEBT	958.65
05/24/2016	0991690	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	220.05
06/27/2016	1000417	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	117.51
07/26/2016	1004412	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	117.51
08/26/2016	1008379	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	117.51
09/27/2016	1012406	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	117.51
10/26/2016	1016329	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	117.51
11/21/2016	1019749	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	117.51
01/27/2017	1026386	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	114.88
02/24/2017	1029882	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	114.88
03/28/2017	1033253	BANK OF NEW YORK MELLON - TRUSTEE	AMOUNTS DISBURSED TO CREDITOR	222.86
				7,269.25

CERTIFICATE OF SERVICE

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

BRAD GIBSON
SHEILA GIBSON
161 POPLAR STREET
YOUNGSVILLE, PA 16371

PAUL W MCELRATH JR ESQ
MCELRATH LEGAL HOLDINGS LLC
1641 SAW MILL RUN BLVD
PITTSBURGH, PA 15210

BANK OF NEW YORK MELLON - TRUSTEE
C/O BANK OF AMERICA
RETAIL PAYMENT SERVICES
PO BOX 660933
DALLAS, TX 75266-0933

KML LAW GROUP PC*
701 MARKET ST STE 5000
PHILADELPHIA, PA 19106

9/14/17

/s/ Renee Ward

Administrative Assistant
Office of the Chapter 13 Trustee